

In re:  
Anthony Muni  
Angela Muni  
Debtors

Case No. 22-10396-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Feb 24, 2025

Form ID: 138OBJ

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Muni, Angela Muni, 162 Independence Drive, Morrisville, PA 19067-4911
14670162	+ Holiday Inn Vacations Incorporated, PO Box 947964, Atlanta, GA 30394-7964
14670165	+ Quicken Loans, Bankruptcy Department, 1050 Woodward Avenue, Detroit, MI 48226-3573
14672482	+ Rocket Mortgage, LLC f/k/a Quicken Loans,, LLC f/k/a Quicken Loans Inc., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14673881	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14670155	+ Email/Text: bankruptcy@cavps.com	Feb 25 2025 01:15:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14671182	+ Email/Text: bankruptcy@cavps.com	Feb 25 2025 01:15:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14670156	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2025 03:16:17	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
14670157	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2025 03:39:29	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14670159	+ Email/Text: BKPT@cfna.com	Feb 25 2025 01:15:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14670160	+ Email/Text: DSLBKYP@discover.com	Feb 25 2025 01:15:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14670691	+ Email/Text: DSLBKYP@discover.com	Feb 25 2025 01:15:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
14672712	Email/Text: BNCnotices@dcmsservices.com	Feb 25 2025 01:15:00	EMERGENCY CARE SERVICES OF PA, PC, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
14676784	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 25 2025 01:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services,

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			LLC, P.O. Box 9013, Addison, Texas 75001-9013
14673613	+ Email/Text: PBNCNotifications@perituservices.com	Feb 25 2025 01:15:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
14670163	+ Email/Text: PBNCNotifications@perituservices.com	Feb 25 2025 01:15:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14672602	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:15:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14670164	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 01:15:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14671988	^ MEBN	Feb 25 2025 00:46:50	Rocket Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14670782	^ MEBN	Feb 25 2025 00:47:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670602	^ MEBN	Feb 25 2025 00:47:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670167	+ Email/Text: bncmail@w-legal.com	Feb 25 2025 01:15:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14670168	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 25 2025 01:15:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
14685084	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 25 2025 01:15:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14822671	Email/PDF: bncnotices@becket-lee.com	Feb 25 2025 03:50:24	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14683865	+ Email/PDF: ebn_ais@aisinfo.com	Feb 25 2025 03:17:22	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14670169	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Feb 25 2025 03:16:56	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14674628	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Feb 25 2025 05:42:09	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14670158	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14670161	*+	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14670170	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14674898	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14670166	##+	ServiceMaster Center, Attn: Bankruptcy, 150 Peabody Place, Memphis, TN 38103-3700

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Anthony Muni brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Angela Muni brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Anthony Muni	)	Case No. 22-10396-pmm
	)	
Angela Muni	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 24, 2025

For The Court

Timothy B. McGrath  
Clerk of Court